OPINION

Editorial

Bunning can help Kentuckians

By Bill Harned, President
AARP Kentucky

Kentucky Senator Jim Bunning has an opportunity to help millions of older Americans in our state and throughout the nation. As a member of the powerful Senate Finance Committee, he can play a leading role in relaxing unreasonable asset limits that restrict access to Medicare's low-income programs. These low-income program improvements would be especially helpful in states with significant rural populations like Kentucky.

More than one in four people on Medicare live in rural areas and these beneficiaries are more likely to be living on very limited incomes. In fact, almost half of rural Medicare beneficiaries have annual incomes below 150 percent of the poverty level – that's just $15,315 for individuals and $20,535 for couples.

Under current rules, millions of low-income rural Americans are denied the Part D Low-Income Subsidy (LIS) that pays premiums and most cost sharing in the Medicare prescription drug program, including full coverage throughout the "doughnut hole" coverage gap. Likewise, millions are not getting help from Medicare Savings Programs that pay Part B premiums and, for those below the poverty line, other Medicare cost sharing.

While rural Americans are hard hit, they are far from the only ones not getting the help they need. Nationally, almost one of every three people projected to be eligible for the Low Income Subsidy is not getting it. For the Medicare Savings Programs, more than two of every three eligible people are not enrolled and at least 2.6 million of these are in rural areas.

Why do so many fail to get help? Because no matter how low your income, the limits on the amount of assets you can have are rigid and unreasonable. For the LIS, no individual with more than $11,700 in savings, or couple with more than $23,400, is eligible,. For the Medicare Savings Programs in Kentucky, no individual with more than $4,000 or couple with more than $6,000 in savings qualifies.

We should be encouraging people to save for retirement, but current asset limits are so unrealistically low that they punish low income people who have managed to be even modest savers. That's neither smart nor fair.

There is hope for change. Senator Bunning and the Senate Finance Committee are about to consider Medicare legislation to improve these programs by raising the asset limits, simplifying applications, and improving coordination in the programs.

You can help by calling Senator Bunning at 888-839-9889 to tell him to make sure these changes are included in the Medicare bill. This will close the "doughnut hole" for people least able to pay for their drugs in the Part D coverage gap. It will provide premium and other cost sharing relief to people with limited incomes who did the right thing of by setting aside some money for retirement. And it will help millions of low-income people in rural America - including many of our neighbors here in Kentucky - to get the affordable healthcare they need.

The Carlisle Mercury

The Carlisle Mercury (USPS 023-152) is published every Wednesday by The Carlisle Mercury, 117 Locust St, Carlisle, KY 40311. Periodicals Postage Rates are paid at Carlisle, KY 40311.

POSTMASTER: Send address changes to The Carlisle Mercury, PO Box 272, Carlisle, KY 40311.

Member of Kentucky Press Association and The International Society of Weekly Newspaper Editors

2007 SUBSCRIPTION RATES: $25.00 for one year in Nicholas County, $30.00 elsewhere in Kentucky and $35.00 out of state. Subscriptions include sales tax where applicable. All subscriptions payable in advance.

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The deadline for letters to the editor is 5 p.m. Monday.

Send letters to:
Editor, The Carlisle Mercury
P.O. Box 272
Carlisle, KY 40311

Letters may also be e-mailed to: editor@thecarlislemercury.com However, if e-mail is used, the sender should call 859-289-6425 to confirm that the letter was received.

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DEADLINES: Editorial copy deadline is 5 p.m. Monday. Advertising copy with proof deadline 5 p.m. Monday, advertising copy without proof, 10 a.m. Tuesday. Classified advertising deadline 10 a.m. Tuesday.

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Bond's Broadcast

Playing cards to win.

This past weekend Evan was at our house from Friday night until late Sunday evening.

As part of the things we did together we played a game or two around the house of Go Fish.

It's the simple game many of us knew as a child, but now the game is played with a deck of Go Fish cards, in fact we used two decks.

The cards are identified by circus animals and elements so it's easier for a child – and in some cases – for an adult to play the game.

Evan loves to play games and cards. He enjoys so many things. He's observant. He has a great memory. He's a joy to play games with.

However, not a bit unlike his mother Carol nor his papaw, Evan totally hates to lose. He cries, yells, throws the cards and then he wants to play another game.

His mom did the same thing with cards and when we played games. She hated to lose then and in her competitive nature she hates to lose now.

I am sure most of that trait came from her dad.

The facts be known I never cheated to let Carol or any my children win. I played to win, as I said I don't play to lose either.

That may come in large part because my mother never let me win either.

It doesn't matter what he game was, if I won it was because I won. There was a distinct advantage and life's lesson in that for if I won it was because I had finally developed adequate skill to win.

I think that's the way it should be. I think the conception of no one ever losing or being cut from a team or failing is a problem.

I have read a great deal of information on the way testing is being done in schools.

Because schools that accept federal money must meet certain standards it has become imperative that the students be taught to the test. This doesn't mean they necessarily get a balanced education it only means that nearly every classroom hour is spent trying to make certain that the students are getting the information they need to pass those tests.

I have studied the test scores across the state. Nicholas County is not last in any of the categories. They're not first either.

Since teaching the test doesn't really work – and the attempt appears to be driving educators across the state bonkers – maybe we should take a look at another method.

We can go back to teaching children to read, do math and to write properly. If those skills are truly in place – then just think what the possibilities are.

Everyone does not have to pass. It's not realistic. It just doesn't work that way. Why shouldn't students be allowed to perform at their own level? If they pass they pass, if the fail then they should take the class over again.

Nope, not how it works.

It's kind of like everyone making the team.

When I was a little boy – in world of black and white and not color – we had to try out to play little league baseball. Everyone did not make the team. Those who did not make it were either alternates or they weren't included at all.

It became a matter of coping with the fact you had to improve or try harder, not that you got to play just because you showed up.

There were lots of things where everyone didn't get a chance.

Ability, skill, effort, work ethic were all part of the process. Those not working hard enough and giving the effort don't get a chance to participate.

I like it that way. I was raised with the standard that you have to give everything you have every time you do anything.

That's what I like to see as well. People work hard, they're compensated and they treat people with respect and concern.

Respect, as you may remember from the past, is something that I believe is missing in many places, but it should be demanded everywhere.

I believe one of life's biggest lessons has to be that life's not really fair.

I have tried not to do things to hurt anyone. I am almost always well intentioned. Sometimes no matter how hard you work at it, it just doesn't work out that way. No matter what you do you aren't always right.

It's just like in life you aren't always totally successful because it just doesn't work that way.

I believe everyone should know, just like Evan, Carol, and me that you don't always win no matter how hard you really try.

So if you don't have any threes, I may not win the game, but it won't be because I didn't play to win.

Evan does too – and so should you.

You just can't throw the cards.

And so, for another week, thanks and thirty.

Veloz Viewpoints

Greetings from Nevada! I hope you are all having a great week.

I can't believe there are only two weeks until Christmas! I am so excited to spend this Christmas with the babies. They are getting so big and changing so fast. I know this probably won't be the best Christmas, as the babies don't fully understand all that goes with it, but it will be great anyway.

When I think about Christmas I can't help but think back to how Christmas was when I was little. We always had such a fun time and I really do have great memories from all those Christmases past.

Memories that only my family would appreciate include, "I bought it at the Santa Shop" and staying up late playing games, so late that we all became delirious and couldn't stop laughing. I have always remembered Christmas fondly and I can't wait to start making great memories with my babies.

For the past few weeks we have been planning our trip. Talking about what we are going to take with us and how we think we will manage getting all of the stuff from point a to point b. Already when we go just to someone else's house here it feels like we are moving in. Traveling across the country is definitely going to be a challenge.

Not to mention, finding coats that will be warm enough for the twins, while we are there, in Nevada is not an easy task. I think we have resolved to the fact that we have will work and if we decide they aren't warm enough once we get there, finding warm coats will be much easier in Kentucky than in Las Vegas!

Ben and I are also a little nervous about how we are going to be able to get the twins to sit still for 4 hours on a plane. Some days, it is difficult to get them to sit still for 5 minutes, let alone 4 hours. Then, it is a two and a half hour drive, give or take, from Louisville to Carlisle. How we are going to make it work is beyond me. I have faith, and for this trip to go successfully, I think I'm going to need it!

Even though I know the traveling is going to be somewhat tough, I'm still very excited about the trip. Two weeks can seem like forever, but with all the stuff we have going on between now and then, I have a feeling it will fly.

It is coming weekend, we have a birthday party for our niece who is turning 2 on Dec. 14. Then, next weekend we are doing Christmas at Ben's parents' house. His brothers will be down from Reno and so we are going to celebrate on the 22nd. The 24th, I have an eye appointment in Vegas and it is also my 26th birthday. I imagine we will try to go out to eat somewhere there, then we will have to come home and pack up for the big trip the following day.

It feels like forever and yet it seems so close all at the same time. I can say one thing, I definitely need to pull my winter clothes out of storage soon so I'll be able to pack my suitcases when the time comes!

Until next week, make it a great one!

Amy

Talkin' From The Mountains

More Thoughts

Business and Corporate lobbyists, convinced that the Republicans are going to lose the next Presidential race, are scurrying to get regulations changed to allow more pollution and more ripping off of the poor and middle class before Bush leaves office.

Business interests expect Bush to sign regulations to stop employees from taking time off for family needs and medical problems.

Insiders also say Bush will sign a regulation to allow coal companies to dump rock and dirt from mountaintop mining operations into nearby streams and valleys. Take notice, Kentucky.

Bush and his cronies are also drafting final rules that would allow utility companies to modify coal-fired power plants. In defiance of the International Kyoto treaty that has been signed by almost every developed country in the world except the U.S., the regulations will allow utility companies to increase dangerous emissions and exempt companies from installing new pollution-control equipment.

And don't think it will be easy to reverse the damage. To be overturned, the Bush directives will have to go through the formal congressional process. It could take years. If another Republican is elected President, they will, of course, remain.

An example of what could be if there were less Republicans in the Senate:

A Senate committee just approved a bill that would be the first step toward reversing emissions of the gasses that scientists say cause global warming, but don't get your hopes up. Only one Republican, Senator John Warner, is in favor of the bill and Bush is expected to sign regulations that allow more—not less—of these dangerous emissions.

Republicans are saying it would cost corporations too much money if Republicans voted to help stop the potentially catastrophic warming of the planet.

Guess the pocketbooks of big corporations are more important than saving the lives of our children and grandchildren. Don't Republican Senators have families?

From the "what the_____?" category:

With Christmas only days away, Nancy Nord, head of the Consumer Product Safety Commission is demonstrating her loyalty to President Bush and the almighty dollar. Nord has joined lobbyists in fighting against a bill that would strengthen her agency and protect children from such dangers as lead-painted toys.

Nord's bizarre action to weaken her own agency comes after revelations that she has been taking free trips paid for by toy companies.

The Republican abstinence plan for teenagers is not working. Teenage pregnancies are up this year. I can't understand why. I thought if you just told teenagers not to have sex, they would stop immediately. (right!)

Fox News had a right wing extremist on the air recently (Imagine that! A right-wing extremist on Fox news!)

This so-called expert was crowing that the Republican Party is the anti-big government party. Huh? Has he forgotten that Republicans interfered with the state and court decisions in the Terry Schiavo case?

Has he forgotten that the Republican Administration used electronic surveillance to spy on millions of average Americans? Talk about big scary government!

The Fox News nutcase also said that since we are at war, we should elect another Republican President because Democrats don't know how to win a war. World War I and World War II were successfully commanded by Presidents Wilson, Roosevelt and Truman—all Democrats. And they had an exit strategy!

Republicans just love to try to rewrite history. I think they take their political statements straight out of George Orwell's 1984.

The misinformed Republican on Fox News (which is famous for misinformation) went on to say that the Democrats were the party of big spending. Truth: The last time the Democrats were in office, they left behind a huge surpluses, which the Republicans squandered on their way to running up the largest deficit in history.

Remember this kind of exchange on the playground in elementary school:

"Johnny has a stick and he's going to hit me, teacher."

"Why did you lie, Billy? Johnny doesn't have a stick."

"Well, he could have had a stick."

That's pretty much what George W. Bush said about his latest huge mistake—or deliberate attempt to deceive—when he claimed that Iran had nuclear weapon capability when all 16 of the top intelligence operations in the U.S. say Iran does not. The President's response? "Well, they could have had a nuclear weapon program."

Is Iran dangerous? Yep. Less dangerous now that we know the truth. Who else is dangerous? George W. Bush is dangerous. So is North Korea, Cuba, Pakistan, Sudan and—well, there's not enough room to mention them all—and we don't have enough military power to attack them all. We don't have enough military left to bomb or attack even one more.

Hey, Mister Bush, ever heard of diplomacy? Give it a try for once. It might work.

OPINION

Fourth District Report

Protecting Kentucky's Energy Consumers from Needless Cost Increases

In the spring of 2006, then-Minority Leader Nancy Pelosi promised solutions to reduce gas prices and the nation's energy challenges. Again in January 2007, Speaker Pelosi promised those solutions by the 4th of July, declaring it would be an "energy independence day."

But, as 2007 comes to a close, the cost of crude oil has continued to skyrocket, home heating prices are up and the energy bill that the House Democrat leaders pushed through the House last week is dead on arrival.

Nearly every day, my office receives calls from frustrated consumers, just like you, wondering what Congress is doing about rising energy costs. I cringe every time I go to the gas station to fill up our family minivan. According to AAA, on December 3rd, the average cost of a gallon of gasoline was $3.06. On Jan. 4 the average cost of a gallon of gasoline was $2.29.

I was deeply disappointed last week when House Democratic leaders brought forth a fatally-flawed energy bill that does nothing to encourage energy production and reduce prices.

The Democrats "energy" legislation increases taxes by $21 billion on domestic production. In other words, the bill makes it more expensive to produce energy in the United States and therefore makes us more dependent on foreign suppliers. We need to pursue legislation that will make it easier to produce more homegrown energy, not legislation that is going to push production offshore and make it even more expensive to access.

Additionally, the bill contained a provision that mandates all States create a certain percentage of their electricity from enumerated renewable sources such as wind, solar and hydro. For Kentucky, such a mandate poses serious problems.

The Kentucky Office of Energy Policy estimates that even if Kentucky could maximize all of its renewable energy sources tomorrow, it could only produce 13 percent of the energy needed to meet the Commonwealth's peak electricity demand. However, accessing these resources would come with a hefty price tag. For years, one of Kentucky's greatest assets has been our comparatively low energy costs. These low costs have attracted business and industry from across the nation to the Commonwealth. Enacting this mandatory renewable portfolio will raise energy costs thereby eliminating one of Kentucky's largest economic drivers.

I support efforts to grow our nation's renewable energy resources to help us meet future demand and increase our energy independence. We must recognize the realities of our energy driven economy and take steps to address our energy needs in an increasingly efficient, clean and sensible manner. Today, that requires evaluating all our options including clean coal, nuclear energy and the efficient and appropriate use of our oil and gas resources.

Now, more than ever, we need to be working on solutions that stress production, innovation and conservation. We need a commonsense energy plan that doesn't hinder our domestic energy production or unnecessarily sacrifice American jobs. But, it seems that with each piece of legislation, the House Democratic leadership is more interested in a ten second sound byte on the nightly news than they are on producing real, substantive results for the American people.

With gas prices continuing to spike and home heating costs on the rise, Congress needs to get serious about energy legislation that will allow us to develop our nation's resources, like our own Kentucky coal, so that we can have true energy independence.

I will continue to fight in Congress for energy legislation that will bring about real solutions to our nation's energy crisis.

Steve's Report

One fine evening a couple of summers back, I was heading off to bed when I noticed my oldest daughter's bedroom light was still on. I stuck my head in the door to tell her goodnight and to remind her not to stay up too late when I saw her stretched out on her bed with headphones on, listening to music as she worked on one of her sketches.

When it comes to music, I'm kind of old-school. I believe music is another tool parents can use to keep tabs on their kids. It may not a perfect indicator, but I think it's pretty safe to say that kids who choose to listen to classical music are less likely to get in trouble than teens who tune into headbanging acid rock or punk.

So when I saw Katie in her element, listening to her CD player, I decided it was a good opportunity to check on the kind of music she was listening to. I sat down on the bed beside her and asked what she was drawing. Although I was being sincere, it never hurts to start out friendly – get them to lower their guard.

Katie showed me her sketch and described what it would look like when she was finished. I complimented her on the drawing and on her amazing talent. And then, all casual-like, I asked, "So, what are you listening to? Mind if I listen in?"

Katie was instantly embarrassed. She didn't refuse my request, but I could tell she wanted to. That was not the kind of reaction I was hoping for. I felt a panicky knot forming in the pit of my stomach – that feeling known so well to the parents of teenagers when they are about to learn something about their "perfect angels" they'd rather not know.

I covered up my anxiety with a little good-natured teasing. Eventually, Katie handed me the headphones so I could listen in. She sat there, blushing, carefully watching my reaction.

As soon as I adjusted the headphones on my ears and recognized what I was hearing, the shock must have shown on my face because Katie blurted out defensively, "I know it's still July, Dad, but I couldn't help it..." Instead of the chest-pounding, overblown bass of rap music, or the face-peeling wail of a hard-rocking guitar solo, what to my wondering ears should appear but ...Christmas carols!

Laughing, I wrapped my arms around my daughter and gave her a big kiss on the forehead. I headed off to bed the happiest father in the world – partially because I knew that I didn't have to worry too much about a teenager who listens to Christmas music in July – and because I had a wonderful secret in common with my daughter: I had been feeling pretty "Christmas-y" myself lately, lis-

See STEVE Page 6

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